

Form csnodsc – ntecselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 18-33147-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kimberly J. English  
310 High Street  
Moorestown, NJ 08057

Social Security No.:

xxx-xx-4434

Employer's Tax I.D. No.:

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NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: April 15, 2024

JAN: lgr

Jeanne Naughton  
Clerk

In re:  
Kimberly J. English  
Debtor

Case No. 18-33147-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 16, 2024

User: admin  
Form ID: cscnodsc

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 18, 2024:

Recip ID	Recipient Name and Address
db	+ Kimberly J. English, 310 High Street, Moorestown, NJ 08057-3508
517932734	+ MidFirst Bank, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
517932732	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517889088	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 16 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 16 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517958617	Email/Text: ally@ebn.phinsolutions.com	Apr 16 2024 21:10:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004
517886369	+ Email/Text: ally@ebn.phinsolutions.com	Apr 16 2024 21:10:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517886370	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 21:24:09	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517965350	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 16 2024 21:24:46	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517886372	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 16 2024 21:24:18	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
517886373	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 16 2024 21:11:00	Comenity Bank/express, Po Box 182789, Columbus, OH 43218-2789
517886374	+ Email/PDF: creditonebknofications@resurgent.com	Apr 16 2024 21:24:13	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
517886375	+ Email/Text: electronicbkydocs@nelnet.net	Apr 16 2024 21:12:00	Dept Of Education/nelnl, 3015 Parker Rd, Aurora, CO 80014-2904
517886376	^ MEBN	Apr 16 2024 21:11:46	Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
517886377	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 16 2024 21:12:00	Geico Indemnity Company, c/o Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2609
517886378	+ Email/Text: Bankruptcy@ICSystem.com	Apr 16 2024 21:11:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
517886379	Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 16 2024 21:11:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

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517886371	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 16 2024 21:46:34	Chase Auto, Po Box 901003, Ft Worth, TX 76101
518834178	Email/Text: legaldivision@kheaa.com	Apr 16 2024 21:11:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518834179	Email/Text: legaldivision@kheaa.com	Apr 16 2024 21:11:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517994687	Email/PDF: resurgentbknofications@resurgent.com	Apr 16 2024 21:24:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517886380	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 16 2024 21:11:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
517962604	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2024 21:12:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517980683	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 16 2024 21:24:51	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
517886381	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 16 2024 21:12:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
517886382	Email/PDF: ais.midfirst.ebn@aisinfo.com	Apr 16 2024 21:24:48	Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
517886383	+ Email/Text: bankruptcydepartment@tsico.com	Apr 16 2024 21:12:00	Minuteclinic of New Jersey, c/o Transworld Systems, Inc., 500 Virginia Drive, Suite 514, Fort Washington, PA 19034-2733
517886384	+ Email/PDF: pa_dc_claims@navient.com	Apr 16 2024 21:44:38	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
517886385	Email/Text: signed.order@pfwattorneys.com	Apr 16 2024 21:10:00	Pressler Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517989282	Email/Text: bnc-quantum@quantum3group.com	Apr 16 2024 21:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517886386	+ Email/Text: ebn_bkrt_forms@salliemae.com	Apr 16 2024 21:12:00	Sallie Mae, Po Box 3229, Wilmington, DE 19804-0229
517966409	+ Email/Text: ebn_bkrt_forms@salliemae.com	Apr 16 2024 21:12:00	Sallie Mae., P.O Box 3319., Wilmington, DE 19804-4319
517918795	+ Email/Text: electronicbkydocs@nelnet.net	Apr 16 2024 21:12:00	U.S. Department of Education C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517886387	+ Email/PDF: OGCRRegionIIBankruptcy@hud.gov	Apr 16 2024 21:24:59	U.S. Department of Housing and Urban Dev, 451 7th St., S.W., Washington, DC 20410-0002
517989366	+ Email/PDF: ebn_ais@aisinfo.com	Apr 16 2024 21:44:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517886388	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Apr 16 2024 21:10:00	Verizon Wireless, Po Box 650051, Dallas, TX 75265-0051

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518005404	*+	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City,OK 73118-6051

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0312-1

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 18, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Robert Manchel	on behalf of Debtor Kimberly J. English manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7